

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-10367-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yvette Holmes
aka Yvette Galarza
290- 290a Bergen Street
Newark, NJ 07103

Social Security No.:
xxx-xx-5446

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 1/17/22 and a confirmation hearing on such Plan has been scheduled for 3/17/22.

The debtor filed a Modified Plan on 4/11/22 and a confirmation hearing on the Modified Plan is scheduled for 5/19/2022 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: April 11, 2022
JAN: wdh

Jeanne Naughton
Clerk

In re:
Yvette Holmes
Debtor

Case No. 22-10367-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Apr 11, 2022

User: admin
Form ID: 186

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

Recip ID	Recipient Name and Address
db	Yvette Holmes, 290- 290a Bergen Street, Newark, NJ 07103
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
519486305	+ Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
519486306	+ Equifax, POB 740241, Atlanta, GA 30374-0241
519486307	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519486308	+ First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
519493647	+ First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197-0002
519486309	+ Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
519486311	Luis Rodriguez, 651 Pleasant Valley Way, Rahway, NJ 07065
519512739	+ MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519486315	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519528087	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
519486316	+ Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519486318	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519493336	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519538148	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 11 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519497268	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 11 2022 20:41:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
519486301	+ Email/Text: bankruptcy.notifications@fisglobal.com	Apr 11 2022 20:41:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519486302	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2022 20:46:15	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519486312	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2022 20:46:03	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519489564	Email/Text: mrdiscen@discover.com	Apr 11 2022 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519486303	+ Email/Text: mrdiscen@discover.com	Apr 11 2022 20:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519486304	+ Email/Text: EBN@edfinancial.com	Apr 11 2022 20:40:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
519515371	+ Email/Text: EBN@edfinancial.com	Apr 11 2022 20:40:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN

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519486310	+ Email/Text: sbse.cio.bnc.mail@irs.gov	37922-2359	
519536172	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2022 20:41:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519486314	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 11 2022 20:46:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519538810	+ Email/Text: bncmail@w-legal.com	Apr 11 2022 20:41:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519486317	Email/Text: DASPUBREC@transunion.com	Apr 11 2022 20:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519486316	+ Email/Text: bncmail@w-legal.com	Apr 11 2022 20:40:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519538148	Email/Text: ECF@fayservicing.com	Apr 11 2022 20:41:00	Target, c/o Financial & Retail Svrs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
			Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519486313		MEB Loan Trust IV, 695 Cross Street, Suite 277, NJ 08704
519512947	*+	MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519493337	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519501417	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
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Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Michelle Labayen

on behalf of Debtor Yvette Holmes michelle@labayenlaw.com stephanieM@labayenlaw.com;monica@labayenlaw.com

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Phillip Andrew Raymond

on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 5